

(19) World Intellectual Property Organization
International Bureau

PCT

(43) International Publication Date
22 September 2005 (22.09.2005)(10) International Publication Number
WO 2005/086802 A3

(51) International Patent Classification⁷: G06F 17/60

(21) International Application Number: PCT/US2005/007535

(22) International Filing Date: 8 March 2005 (08.03.2005)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data: 60/551,320 8 March 2004 (08.03.2004) US

(71) Applicant (for all designated States except US): MARGENT DEVELOPMENT, LLC [US/US]; 391 Taylor Boulevard, Suite 105, Pleasant Hill, California 94523 (US).

(72) Inventor; and

(75) Inventor/Applicant (for US only): GIOBBI, John, J. [US/US]; 689 NW Stonepine Drive, Bend, Oregon 97701 (US).

(74) Agents: STEFFEY, Charles, E. et al.; P.O. Box 2938, Minneapolis, MN 55402 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

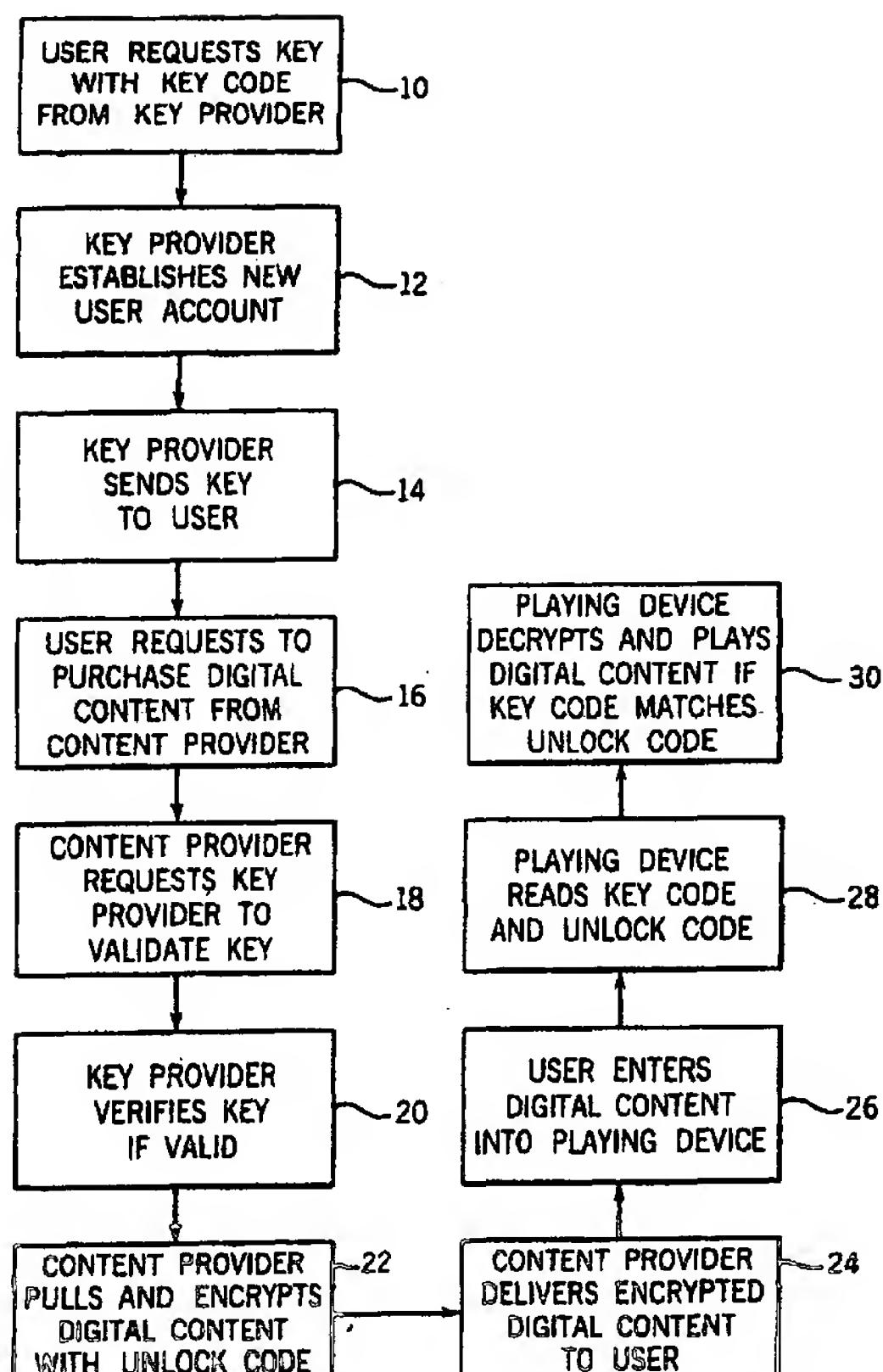
(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— with international search report

[Continued on next page]

(54) Title: LINKED ACCOUNT SYSTEM USING PERSONAL DIGITAL KEY (PDK-LAS)



(57) Abstract: One embodiment of the invention includes a system comprising: a personal digital key and a computer readable medium that is accessible when authenticated by the personal digital key.

WO 2005/086802 A3



— before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(88) Date of publication of the international search report:

26 January 2006